

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

ROBERT J LULLO

Debtor(s)

Case No. 09-48708

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/23/2009.
- 2) The plan was confirmed on 05/21/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/09/2013.
- 6) Number of months from filing to last payment: 43.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$11,000.00.
- 10) Amount of unsecured claims discharged without payment: \$42,700.56.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$187,794.13  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$187,794.13**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$1,774.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$8,108.84  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$9,882.84**

Attorney fees paid and disclosed by debtor: \$1,726.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Unsecured	1,401.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Unsecured	7,329.16	7,329.16	7,329.16	7,329.16	0.00
BECKET & LEE LLP	Unsecured	NA	5,857.72	5,857.72	5,857.72	0.00
BMO HARRIS BANK NA CONSUMER	Unsecured	21,185.69	4,609.72	4,609.72	4,609.72	0.00
CITIBANK	Unsecured	2,923.66	3,279.45	3,279.45	3,279.45	0.00
CLC CONSUMER SERVICES	Secured	672.00	0.00	0.00	0.00	0.00
CLC CONSUMER SERVICES	Secured	0.00	0.00	0.00	0.00	0.00
DEX	Unsecured	5,543.33	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	10,267.00	10,543.37	10,543.37	10,543.37	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	22,455.00	22,799.38	22,799.38	22,799.38	0.00
HARRIS BANK	Unsecured	3,041.61	NA	NA	0.00	0.00
HARRIS BANK	Unsecured	14,600.00	NA	NA	0.00	0.00
HARRIS BANK	Unsecured	1,087.71	NA	NA	0.00	0.00
HINSDALE BANK & TRUST	Unsecured	0.00	4,387.55	4,387.55	4,387.55	0.00
HINSDALE BANK & TRUST	Unsecured	0.00	10,361.05	10,361.05	10,361.05	0.00
HUNTINGTON CONDOMINIUM ASSO	Unsecured	0.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	5,363.00	5,363.00	5,363.00	5,363.00	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	631.36	631.36	631.36	631.36	0.00
INLAND BANK	Secured	0.00	0.00	0.00	0.00	0.00
INLAND REAL ESTATE CORPORATIC	Secured	0.00	0.00	0.00	0.00	0.00
INLAND REAL ESTATE CORPORATIC	Secured	538.00	538.00	538.00	538.00	0.00
INNOVATIVE MERCHANT SOLUTION	Unsecured	NA	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	0.00	36,260.40	36,260.40	36,260.40	0.00
LEXUS AUTOMOTIVE FINANCE	Unsecured	12,073.00	NA	NA	0.00	0.00
LIBERTY INSURANCE	Unsecured	26,305.00	0.00	0.00	0.00	0.00
LVNV FUNDING	Unsecured	31,934.00	32,255.86	32,255.86	32,255.86	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC	Unsecured	11,774.00	11,867.68	11,867.68	11,867.68	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	9,063.00	9,450.59	9,450.59	9,450.59	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,800.83	2,711.47	2,711.47	2,711.47	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	598.00	705.74	705.74	705.74	0.00
PRINCETON UNIVERSITY	Unsecured	0.00	NA	NA	0.00	0.00
SERVICE MAGIC	Unsecured	0.00	NA	NA	0.00	0.00
SHELL	Unsecured	1,165.91	NA	NA	0.00	0.00
TENDER LAWN CARE	Unsecured	762.00	NA	NA	0.00	0.00
TOYOTA FINANCIAL SERVICES	Secured	0.00	0.00	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
VIAMEDIA	Unsecured	3,026.00	NA	NA	0.00	0.00
VW CREDIT	Secured	0.00	0.00	0.00	0.00	0.00
WELLS FARGO CARD SERVICES	Unsecured	5,995.00	6,464.79	6,464.79	6,464.79	0.00
WELLS FARGO HOME MORT	Secured	2,495.00	2,495.00	2,495.00	2,495.00	0.00
WELLS FARGO HOME MORT	Secured	0.00	0.00	0.00	0.00	0.00
WEST SUBURBAN CURR EXCHANGE	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,033.00	\$3,033.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$3,033.00</b>	<b>\$3,033.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$41,623.40	\$41,623.40	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$41,623.40</b>	<b>\$41,623.40</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$133,254.89</b>	<b>\$133,254.89</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$9,882.84</u>	
Disbursements to Creditors	<u>\$177,911.29</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$187,794.13</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/23/2013

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.